

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Anita M. Menegaux  
 Debtor

Case No. 17-10192-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db +Anita M. Menegaux, 601 Redwing Rd., Perkasie, PA 18944-3129  
 13849297 +Blue Flame Gas Service, 359 W. Dublin Pike, Perkasie, PA 18944-4187  
 13849299 +CBIZ MHM, LLC, Plymouth Road, Suite 200, Plymouth Meeting, PA 19462-1313  
 13849298 Cardmember Service, P. O. Box 1423, Charlotte, NC 28201-1423  
 13849300 Citi Cards, PO Box 9001016, Louisville, KY 40290-1016  
 13849302 +Hofstein Weiner & Meyer, P.C., 1600 Market St., Suite 2650, Philadelphia, PA 19103-7226  
 13849303 +KML Law Group< PC, Suite 5000, Mellon Independence, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 13849304 L.L.B., Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 13870969 +M&T Bank, c/o Matteo S. Weiner, Esq., KML Law Group PC, 701 Market St., Ste. 5000,  
 Phila., PA 19106-1541  
 13869847 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Apr 21 2017 17:05:41 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2017 17:05:07  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 21 2017 17:05:33 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13849301 EDI: WFNNB.COM Apr 21 2017 16:58:00 Comenity - Loft, P. O. Box 659705,  
 San Antonio, TX 78265-9705  
 13849305 E-mail/Text: camanagement@mtb.com Apr 21 2017 17:04:59 M&T Bank,  
 Lending Services, Customer Support, PO box 1288, Buffalo, NY 14240-1288  
 13881796 EDI: Q3G.COM Apr 21 2017 16:58:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13849306 EDI: USBANKARS.COM Apr 21 2017 16:58:00 US Bank, P. O. Box 790408,  
 Saint Louis, MO 63179  
 13849307 EDI: USAA.COM Apr 21 2017 16:58:00 USAA Credit Card, 10750 McDermott Fwy,  
 San Antonio, TX 78288-0570

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2017 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
 BONNIE B. FINKEL on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net,  
 NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
 BRIAN CRAIG NICHOLAS on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 JON M. ADELSTEIN on behalf of Debtor Anita M. Menegaux jadelstein@adelsteinkaliner.com,  
 jsbamford@adelsteinkaliner.com  
 MATTEO SAMUEL WEINER on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Anita M. Menegaux</u>	Social Security number or ITIN	<b>xxx-xx-6771</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-10192-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anita M. Menegaux

4/20/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**